

Prepared by and return to:

Joseph M. Sparkman, Jr.
Attorney at Law
Post Office Box 266
Southaven, MS 38671-0266
662 349 6900

030158

Rebecca McKibben Farris and Kenneth M. McKibben,
Unmarried Persons
GRANTORS

to:

Frederick M. Findley and wife, Marilyn L. Findley
GRANTEES

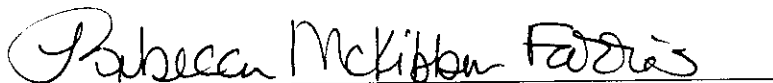
FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, Rebecca McKibben Farris and Kenneth M. McKibben, Unmarried Persons do hereby sell, convey, and warrant unto Frederick M. Findley and wife, Marilyn L. Findley, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, being more particular described as follows, to wit:

Lot 717, Section "F", Carriage Hills Subdivision, in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 6, Pages 3-4, in the office of the Chancery Clerk of DeSoto County, Mississippi.

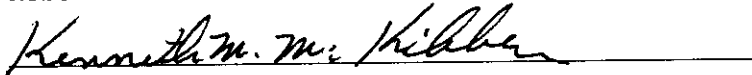
The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, in the office of the Chancery Court Clerk of DeSoto County, Mississippi, including, but not limited to, Plat Book 6, Pages 3-4.

Taxes for the year 2003 are to be paid by Grantees and possession is to be given with receipt of Deed.

WITNESS the signatures of the Grantors, this the 27th day of March, 2003.



Rebecca McKibben Farris

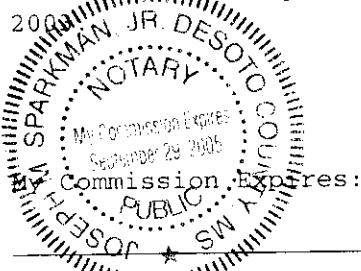


Kenneth M. McKibben

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said State and County aforesaid, the within named Rebecca McKibben Farris and Kenneth M. McKibben, Unmarried Persons, who acknowledge that they executed and delivered the above foregoing Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 27th day of March, 2003.




Notary Public

GRANTOR'S ADDRESS:

6871 SKYLAR MILL
CORPOVA TN 38018
Work Phone #: 901. 579. 2742
Home Phone #: 901. 634. 7909

GRANTEE'S ADDRESS:

890 Mecklenburg Cove
Southaven, Mississippi 38671
Work Phone #: 901. 358. 9900
Home Phone #: 901. 315. 4722

BK 0440 PG 0646

STATE MS.-DESOTO CO.

WARRANTY DEED

3 MAR 28 4 12 PM '03
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BK 440 PG 646
W.E. DAVIS CH. CLK.